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**INFORMATION DISCLOSURE
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Sheet **1 of 27****Application Number** **09/705,486****Filing Date** **November 3, 2000****First Named Inventor** **Joseph Gender****Art Unit** **3623****Examiner Name** **S. Jarrett****Attorney Docket Number** **72167.000166**
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*Examiner Initials	Cts No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	US 2001/0032184	10-18-2001	Tenembaum	
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Sheet **2 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

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Application Number	09/705,486
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First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett
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	94.	US 5537314	07-16-1996	Kanter	
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	96.	US 5544086	08-06-1996	Davis et al.	

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Application Number	09/705,486
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First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett

Attorney Docket Number **72167.000166**

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	100.	US 5557518	09-17-1996	Rosen	
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Sheet **6 of 27**

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First Named Inventor **Joseph Gendler**

Art Unit **3623**

Examiner Name **S. Jarrett**

Attorney Docket Number **72167.000166**

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	123.	US 5638457	06-10-1997	Deaton et al.	
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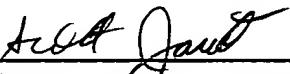
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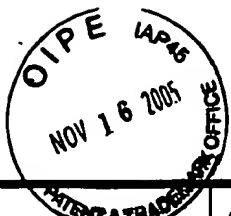
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	162.	US 5764789	06-09-1998	Pare et al.	
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Sheet **8 of 27**

Application Number	09/705,486
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First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett

Attorney Docket Number **72167.000166**

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Sheet **9 of 27****Application Number** **09/705,486****Filing Date** **November 3, 2000****First Named Inventor** **Joseph Gendler****Art Unit** **3623****Examiner Name** **S. Janett****Attorney Docket Number** **72167.000166**
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First Named Inventor **Joseph Gendier**

Art Unit **3623**

Examiner Name **S. Jarrett**

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219.	US 5871398		02-16-1999	Schneier et al.	
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	248.	US 5933816	09-03-1999	Zeanah	
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	254.	US 5944824	08-31-1999	He	
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	260.	US 5950173	09-07-1999	Perkowski	
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	264.	US 5952641	09-14-1999	Korshun	

EXAMINER SIGNATURE *Scott Jarrett*DATE CONSIDERED *11/26/05*

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Sheet **12 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

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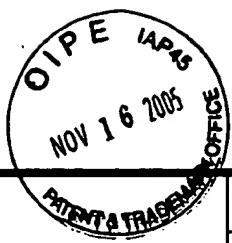
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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268.	US 5960411	09-28-1999	Hartman et al.		
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **13 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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292.	US 5995948	11-30-1999	Whitford		
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Sheet 14 of 27

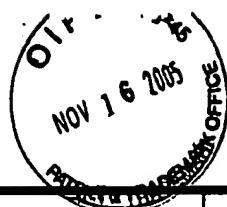
Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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**INFORMATION DISCLOSURE
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Sheet **15 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Sheet **17 of 27** Attorney Docket Number **72167.000166**
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Sheet **18 of 27**

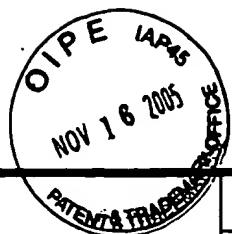
Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gender
Art Unit	3623
Examiner Name	S. Jarrett
Attorney Docket Number	72167.000166

U.S. PATENT DOCUMENTS

*Examiner Initials	Cte No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	19 of 27	Attorney Docket Number	72167.000166
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U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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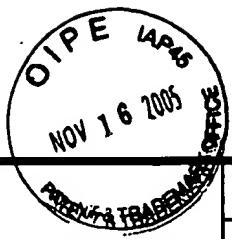
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Sheet	20 of 27	Attorney Docket Number	72167.000166
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FOREIGN PATENT DOCUMENTS

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		Country Code Number-Kind Code (if known)	Publication Date MM-DD-YYYY			
455.	DE 19731293	1/14/1999	Mannesmann			
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **21 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Janett

Attorney Docket Number **72167.000166**

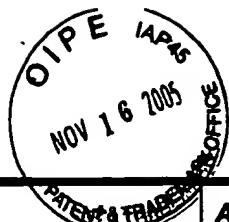
OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
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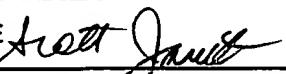
Sheet **22 of 27**

Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gendler
Art Unit	3623
Examiner Name	S. Jarrett

Attorney Docket Number **72167.000166**

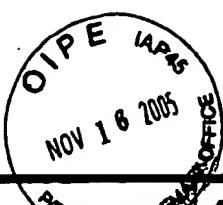
OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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Art Unit	3623
Examiner Name	S. Jarrett

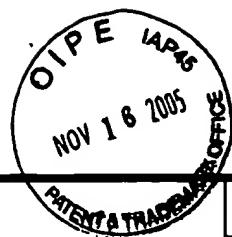
Sheet **23 of 27**Attorney Docket Number **72167.000166****OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

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	489.	THE GALE GROUP, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, Business Wire, 04/24/1998, p241047, 04/24/1998Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, ABCNews.com, printed on 06/06/2000, 06/06/2000	
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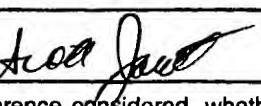
INFORMATION DISCLOSURE STATEMENT BY APPLICANT

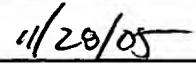
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Sheet	24 of 27	Attorney Docket Number	72167.000166
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Application Number	09/705,486
Filing Date	November 3, 2000
First Named Inventor	Joseph Gandler
Art Unit	3623
Examiner Name	S. Jarrett

Sheet **25 of 27**Attorney Docket Number **72167.000166**
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			YES/NO
	510.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid,63244.00.asp, 09/24/2001, 9/24/2001Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, version 3.0, www.purchasepro.com/, 09/21/1999, pp. 1-3, 09/21/1999Product Data Integration Technologies, Inc., Step Integratin Authors, printed on 04/26/1999, 04/26/1999Resource Center: Consolidated Edison Selects GE TPN Post, printed 04/26/1999, 04/26/1999	
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519.	SIEBEL, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/1999, 11/17/1999		
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Sheet **27 of 27**

Application Number **09/705,486**

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First Named Inventor **Joseph Gandler**

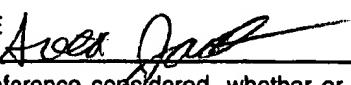
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	533.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003	
	534.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003eCharge, eCharge Corporation, www.echarge.com, 12/03/1999, 12/03/1999	
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